

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RACHEL A. REDA

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-21339

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/07/2016 and confirmed on 6/16/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		72,972.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND	_____	72,972.00

Administrative Fees				
Filing Fee	0.00			
Notice Fee	0.00			
Attorney Fee	3,500.00			
Trustee Fee	3,562.58			
Court Ordered Automotive Insurance	0.00			
TOTAL ADMINISTRATIVE FEES	_____			7,062.58

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE BUNGAL	0.00	25,741.69	0.00	25,741.69
	Acct: 9626				
	MTGLQ INVESTORS LP	0.00	29,660.84	0.00	29,660.84
	Acct: 0747				
	MTGLQ INVESTORS LP	1,586.93	1,586.93	0.00	1,586.93
	Acct: 0747				
	US BANK TRUST NA - TRUSTEE BUNGAL	1,087.94	1,087.94	0.00	1,087.94
	Acct: 9626				
					58,077.40

Priority					
	MICHAEL C EISEN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	RACHEL A. REDA	0.00	0.00	0.00	0.00
	Acct:				
	M EISEN AND ASSOCIATES PC	0.00	0.00	0.00	0.00
	Acct:				
	M EISEN AND ASSOCIATES PC	3,500.00	3,500.00	0.00	0.00
	Acct:				

NONE

Unsecured					
	MIDLAND FUNDING LLC	2,410.86	493.98	0.00	493.98
	Acct: 9339				
	AMERICAN EXPRESS BANK FSB	15,430.91	3,161.70	0.00	3,161.70
	Acct: 3008				
	AMERICAN EXPRESS CENTURION BNK	524.08	107.38	0.00	107.38
	Acct: 1003				
	BANK OF AMERICA NA**	2,503.06	512.87	0.00	512.87
	Acct: 8703				
	WORLDS FOREMOST BANK - CABELAS C	6,036.65	1,236.88	0.00	1,236.88
	Acct: 8709				
	DISCOVER BANK(*)	5,355.83	1,097.38	0.00	1,097.38
	Acct: 4371				
	CAPITAL ONE**	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1421				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 1829				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 5980				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: 6905				
	DISCOVER BANK(*)	4,029.33	825.59	0.00	825.59
	Acct: 9081				
	CAPITAL ONE NA**	198.71	40.72	0.00	40.72
	Acct: 4209				
	BILL ME LATER INC A/S/F SYNCHRONY B/	1,354.86	277.60	0.00	277.60
	Acct: 9235				
	QUANTUM3 GROUP LLC - AGENT COMEN	380.26	77.92	0.00	77.92
	Acct: 5644				
	PHELAN HALLINAN DIAMOND & JONES LI	0.00	0.00	0.00	0.00
	Acct:				
	STEPHEN R FRANKS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	SN SERVICING CORP(*)	0.00	0.00	0.00	0.00
	Acct:				
	KMIL LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					7,832.02
TOTAL PAID TO CREDITORS					
65,909.42					
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	2,674.87				
UNSECURED	38,224.55				

Date: 05/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteevdpa.com

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RACHEL A. REDA

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:16-21339

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:

Rachel A. Reda

Debtor

Case No. 16-21339-GLT

Chapter 13

District/off: 0315-2

User: dbas

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Date Rcvd: May 26, 2021

Form ID: pdf900

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2021:

Recip ID	Recipient Name and Address
db	+ Rachel A. Reda, 511 York Ave, Ellwood City, PA 16117-1466
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ US Bank Trust National Association, as Trustee of, 323 5th Street, Eureka, CA 95501-0305
14224386	AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14224409	AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14210100	+ American Express, Customer Service, PO Box 981535, El Paso, TX 79998-1535
14210102	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998
14210101	+ Bank of America, PO Box 31785, Tampa, FL 33631-3785
14287447	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14276623	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15341295	+ MTGLQ Investors, L.P., Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
15068432	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096
15074140	+ Nationstar Mortgage, LLC d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
14288131	+ Seterus, Inc., as the authorized subservicer for F, P.O. Box 1047, Hartford, CT 06143-1047
15181064	+ US Bank Trust National Association,, as Trustee of FW Series I Trust, 323 5th Street,, Eureka, CA 95501-0305

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscidi@recoverycorp.com	May 27 2021 01:38:38	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: bncmail@w-legal.com	May 27 2021 02:38:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14210099	+ Email/PDF: gecscidi@recoverycorp.com	May 27 2021 01:36:20	Amazon, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14271565	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 27 2021 02:35:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14210103	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 27 2021 01:36:29	Cabela's Club, PO Box 82519, Lincoln, NE 68501-2519
14210104	+ Email/Text: cms-bk@cms-collect.com	May 27 2021 02:35:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14210105	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 27 2021 01:36:29	Capital One/Boscov's, PO Box 30253, Salt Lake City, UT 84130-0253
14210107	Email/Text: mrdiscen@discover.com		

District/off: 0315-2

User: dbas

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Date Rcvd: May 26, 2021

Form ID: pdf900

Total Noticed: 34

14218064	+ Email/Text: mrdiscen@discover.com	May 27 2021 02:34:00	Discover, PO Box 30943, Salt Lake City, UT 84130
14210106	Email/PDF: ais.chase.ebn@americaninfosource.com	May 27 2021 02:34:00	Discover Bank, Discover Products INC, P.O. Box 3025, New Albany Ohio 43054-3025
14210108	+ Email/Text: PBNCNotifications@perituservices.com	May 27 2021 01:36:25	Chase, PO Box 15298, Wilmington, DE 19850
14248283	+ Email/Text: bankruptcydpt@mcmcg.com	May 27 2021 02:34:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
14210109	+ Email/PDF: gecscdi@recoverycorp.com	May 27 2021 02:37:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14286212	Email/Text: bnc-quantum@quantum3group.com	May 27 2021 01:40:13	PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
14214663	Email/PDF: rmscidi@recoverycorp.com	May 27 2021 02:36:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, P.O. Box 788, Kirkland, WA 98083-0788
14952627	+ Email/Text: bncmail@w-legal.com	May 27 2021 01:40:34	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
15367288	+ Email/Text: bknottices@sns.com	May 27 2021 02:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14282941	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 27 2021 02:39:00	U.S. Bank Trust National Association as Trustee of, the Bungalow Series IV Trust, C/o Sn Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
		May 27 2021 01:38:25	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of America, NA
cr		Federal National Mortgage Association
cr		MTGLQ INVESTORS, L.P.
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Seterus, Inc., as the authorized subservicer for F
14225464	*+	Amazon, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14225465	*+	American Express, Customer Service, PO Box 981535, El Paso, TX 79998-1535
14225466	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998
14225467	*+	Cabela's Club, PO Box 82519, Lincoln, NE 68501-2519
14225468	*+	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14225469	*+	Capital One/Boscov's, PO Box 30253, Salt Lake City, UT 84130-0253
14225471	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover, PO Box 30943, Salt Lake City, UT 84130
14225470	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, PO Box 15298, Wilmington, DE 19850
14225472	*+	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
14225473	*+	PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
14225474	*+	Seterus, Inc., PO Box 1077, Hartford, CT 06143-1077
15182460	*+	US Bank Trust National Association, as Trustee of FW Series I Trust, 323 5th Street, Eureka, CA 95501-0305
14210110	##+	Seterus, Inc., PO Box 1077, Hartford, CT 06143-1077

TOTAL: 5 Undeliverable, 12 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

User: dbas

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Date Recd: May 26, 2021

Form ID: pdf900

Total Noticed: 34

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper alubin@milsteadlaw.com bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor MTGLQ INVESTORS L.P. bnicholas@kmllawgroup.com
Heather Stacey Riloff	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. heather@mvrlaw.com, Michelle@mvrlaw.com
Jeniece D. Davis	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. jeniece@mvrlaw.com, bonnie@mvrlaw.com
Joseph A. Dessoye	on behalf of Creditor Bank of America NA pawb@fedphe.com
Michael C. Eisen	on behalf of Debtor Rachel A. Reda attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecur	cmeclf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper amps@manleydeas.com

TOTAL: 9